

**Fill in this information to identify the case:**

Debtor 1 Laurie Ann Pitcher

Debtor 2

United States Bankruptcy Court for the: Eastern District of Michigan

Case number : 18-20739-dob

**Official Form 410S1****Notice of Mortgage Payment Change**

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment is due. See Bankruptcy Rule 3002.1.

**Name of creditor:** MTGLQ Investors, P.L.**Court claim no.** 1  
(if known):**Last 4 digits of any number**  
you use to identify the debtor's  
account: 2297**Date of payment change:** 05/01/2020  
Must be at least 21 days after date of  
this notice**New total payment:** \$513.37  
Principal, interest, and escrow, if any**Part 1: Escrow Account Payment Adjustment****1. Will there be a change in the debtor's escrow account payment?**☐ No☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with the applicable nonbankruptcy law.  
Describe the basis for the change. If a statement is not attached, explain why:**Current escrow payment:** \$286.31**New escrow payment:** \$312.12**Part 2: Mortgage Payment Adjustment****2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?**☒ No☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a  
notice is not attached, explain why:**Current interest rate:**  
**Current Principal and interest payment:****New interest rate:**  
**New principal and interest payment:****Part 3: Other Payment Change****3. Will there be a change in the debtor's mortgage payment for a reason not listed above?**☒ No☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification  
agreement. (Court approval may be required before the payment change can take effect).

Reason for change:

**Current mortgage payment:****New mortgage payment:**

Debtor 1 Laurie Ann Pitcher  
First Name Middle Name Last Name

Case number (if known) 18-20739-dob

**Part 4: Sign Below**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

*Check the appropriate box:*

☐ I am the creditor.

☒ I am the creditor's attorney or authorized agent.

**I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.**

/s/ Julian Cotton Date 04/08/2020  
Signature

Print: Julian Cotton Title Authorized Agent for Creditor

Company Padgett Law Group

Address 6267 Old Water Oak Road, Suite 203  
Tallahassee FL, 32312

Contact phone (850) 422-2520 Email bkcrm@padgettlawgroup.com

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF MICHIGAN  
BAY CITY DIVISION**

IN RE: Laurie Ann Pitcher

Case No: 18-20739-dob  
Chapter 13

Debtors(s)

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**CERTIFICATE OF SERVICE**

**I HEREBY CERTIFY** that, on this the 8th day of April, 2020, a true and correct copy of the foregoing was served by U.S., First Class, and/or electronic transmission to:

Debtor  
Laurie Ann Pitcher  
9786 Sullivan Dr.  
Saint Helen, MI 48656

Attorney  
Todd H. Nye  
The Nye Law Office  
10393 S. Merrio Rd.  
Roscommon, MI 48653

Trustee  
Thomas McDonald  
3144 Davenport  
Saginaw, MI 48602

/S/ Julian Cotton

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JULIAN COTTON  
PADGETT LAW GROUP  
6267 Old Water Oak Road, Suite 203  
Tallahassee, FL 32312  
(850) 422-2520 (telephone)  
(850) 422-2567 (facsimile)  
bkcrm@padgettlaw.net  
*Authorized Agent for Creditor*





Shellpoint Mortgage Servicing  
PO Box 10826  
Greenville, SC 29603 0826  
For Inquiries: (800) 365-7107

CASEY A WISTERMAN  
LAURIE PITCHER  
9786 SULLIVAN DR  
SAINT HELEN MI 48656

Analysis Date:

March 17, 2020

Loan:

Property Address:  
9786 SULLIVAN DR  
ST. HELEN, MI 48656

### Annual Escrow Account Disclosure Statement - Account History

The following is an overview of your escrow account with Shellpoint Mortgage Servicing. It contains the history of escrow payments made on your behalf in the prior year, and a snapshot of the anticipated disbursements for the coming year. Any potential adjustments due to increases or decreases with your escrow items may affect your monthly escrow payment. If your escrow payment increases, your monthly payment will also increase. If the escrow payment decreases, your mortgage payment will decrease.

Payment Information			Contractual	Effective May 01, 2020	Prior Esc Pmt		May 01, 2019	Escrow Balance Calculation	
P & I Pmt:		\$201.25		\$201.25	P & I Pmt:		\$201.25	Due Date:	February 01, 2019
Escrow Pmt:		\$239.70		\$312.12	Escrow Pmt:		\$286.31	Escrow Balance:	-\$2,834.06
Other Funds Pmt:		\$0.00		\$0.00	Other Funds Pmt:		\$0.00	Anticipated Pmts to Escrow:	\$4,154.82
Asst. Pmt (-):		\$0.00		\$0.00	Asst. Pmt (-):		\$0.00	Anticipated Pmts from Escrow (-):	\$0.00
Reserve Acct Pmt:		\$0.00		\$0.00	Resrv Acct Pmt:		\$0.00		
Total Payment:		\$440.95		\$513.37	Total Payment:		\$487.56	Anticipated Escrow Balance:	\$1,320.76

Shortage/Overage Information		Effective May 01, 2020
Upcoming Total Annual Bills		\$3,745.45
Required Cushion		\$624.24
Required Starting Balance		\$1,248.49
Escrow Shortage		\$0.00
Surplus		\$72.27

**Cushion Calculation:** Because Shellpoint Mortgage Servicing does not set your tax amounts or insurance premiums, your escrow balance contains a cushion of 624.24. A cushion is an additional amount of funds held in your escrow in order to prevent the balance from becoming overdrawn when an increase in the disbursement amount occurs. Your lowest monthly balance should not be below 624.24 or 1/6 of the anticipated payment from the account.

This is a statement of actual activity in your escrow account from May 2019 to Apr 2020. Last year's anticipated activity (payments to and from your escrow account) is next to the actual activity.

Date	Payments to Escrow		Payments From Escrow		Description	Escrow Balance	
	Anticipated	Actual	Anticipated	Actual		Required	Actual
May 2019	286.31	1,438.20			* Starting Balance	1,145.19	(5,356.84)
Jun 2019	286.31				*	1,431.50	(3,918.64)
Jul 2019	286.31	286.31			*	1,717.81	(3,918.64)
Aug 2019	286.31	858.93			*	2,004.12	(3,632.33)
Sep 2019	286.31		170.96	170.96	* Town Tax	2,290.43	(2,773.40)
Sep 2019				7.75	* Town Tax	2,405.78	(2,944.36)
Oct 2019	286.31	479.40			*	2,405.78	(2,952.11)
Oct 2019		138.50			* Escrow Only Payment	2,692.09	(2,472.71)
Nov 2019	286.31				*	2,692.09	(2,334.21)
Dec 2019	286.31	958.80	268.72	271.74	* Town Tax	2,978.40	(2,334.21)
Dec 2019		511.69			* Escrow Only Payment	2,995.99	(1,647.15)
Jan 2020	286.31				*	2,995.99	(1,135.46)
Jan 2020		666.30			* Escrow Only Payment	3,282.30	(1,135.46)
Jan 2020				3,295.00	* Hazard	3,282.30	(469.16)
Feb 2020	286.31	286.31	2,996.00		* Hazard	3,282.30	(3,764.16)
Feb 2020		178.74			* Escrow Only Payment	572.61	(3,477.85)
Mar 2020	286.31	286.31			*	572.61	(3,299.11)
Mar 2020		178.74			* Escrow Only Payment	858.92	(3,012.80)
Apr 2020	286.31				* Escrow Only Payment	858.92	(2,834.06)
					*	1,145.23	(2,834.06)
					Anticipated Transactions	1,145.23	(2,834.06)
Mar 2020		3,868.51 <sup>P</sup>					1,034.45
Apr 2020		286.31 <sup>P</sup>					1,320.76
	\$3,435.72	\$10,423.05	\$3,435.68	\$3,745.45			

An asterisk (\*) indicates a difference from a previous estimate either in the date or the amount. If you want a further explanation, please call our toll-free number.

P - The letter (P) beside an amount indicates that the payment or disbursement has not yet occurred but is estimated to occur as shown.

Analysis Date:

March 17, 2020

Loan:

### Annual Escrow Account Disclosure Statement - Projections for Coming Year

This is an estimate of activity in your escrow account during the coming year based on payments anticipated to be made to and from your account.

Date	Anticipated Payments		Description	Escrow Balance	
	To Escrow	From Escrow		Anticipated	Required
			Starting Balance	\$1,320.76	1,248.49
May 2020	312.12			\$1,632.88	1,560.61
Jun 2020	312.12			\$1,945.00	1,872.73
Jul 2020	312.12			\$2,257.12	2,184.85
Aug 2020	312.12			\$2,569.24	2,496.97
Sep 2020	312.12	178.71	Town Tax	\$2,702.65	2,630.38
Oct 2020	312.12			\$3,014.77	2,942.50
Nov 2020	312.12			\$3,326.89	3,254.62
Dec 2020	312.12	271.74	Town Tax	\$3,367.27	3,295.00
Jan 2021	312.12			\$3,679.39	3,607.12
Feb 2021	312.12	3,295.00	Hazard	\$696.51	624.24
Mar 2021	312.12			\$1,008.63	936.36
Apr 2021	312.12			\$1,320.75	1,248.48
	\$3,745.44	\$3,745.45			

(Please keep this statement for comparison with the actual activity in your account at the end of the escrow accounting computation year.)

Your ending balance from the last month of the account history (escrow balance anticipated) is \$1,320.76. Your starting balance (escrow balance required) according to this analysis should be \$1,248.49.

We anticipate the total of your coming year bills to be 3,745.45. We divide that amount by the number of payments expected during the coming year to obtain your escrow payment.

#### New Escrow Payment Calculation

Unadjusted Escrow Payment	\$312.12
Surplus Reduction:	\$0.00
Shortage Installment:	\$0.00
Rounding Adjustment Amount:	\$0.00
Escrow Payment:	\$312.12

TO THE EXTENT YOUR OBLIGATION HAS BEEN DISCHARGED, DISMISSED OR IS SUBJECT TO AN AUTOMATIC STAY OF BANKRUPTCY ORDER UNDER TITLE 11 OF THE UNITED STATES CODE, THIS NOTICE IS FOR COMPLIANCE AND INFORMATION PURPOSES ONLY AND DOES NOT CONSTITUTE A DEMAND FOR PAYMENT OR ANY ATTEMPT TO COLLECT ANY SUCH OBLIGATION.